PANTHER CAPITALS LTD

COMPLAINTS HANDLING POLICY

Effective Date: 11 July 2026
Version 1.0

Overview

This policy explains how you can raise a complaint with Panther Capitals Ltd ("Panther Capitals", "we", "us", or "our"), how we will handle it, and the options available to you if you are unhappy with our response or with how long it has taken us to resolve the matter.

We are committed to running a complaints process that is fair, transparent, and efficient, and to dealing with concerns raised by our clients promptly and with a genuine focus on reaching the right outcome. While we welcome and respect every client's right to raise a complaint, we ask in turn that all dealings with our staff remain courteous and respectful.

This policy is intended to give clear, consistent guidance on how we manage complaints, so that the process remains fair, accountable, and easy to understand.

What is a complaint?

A complaint is any expression of dissatisfaction made to us, or about us, concerning our products, services, staff, or the way in which an earlier complaint was handled, where a response or resolution is expected — whether that expectation is stated outright, reasonably implied, or required by law.

The following are not treated as complaints under this policy:

- Employment-related matters raised by Panther Capitals staff.
- General feedback or comments that do not call for a response (for example, survey submissions).
- Hardship notices or requests to delay enforcement action.

Complaints we handle under this policy include, but are not limited to:

- Dissatisfaction with how a deposit or withdrawal was processed.
- Concerns relating to trade execution or the functioning of our trading platform.
- Complaints about staff conduct or communications you have received from us.
- Dissatisfaction with the outcome, or the time taken to resolve, an earlier complaint.

How to make a complaint

Complaints can be submitted to us by email:

- Email: complaints@panthercapitals.com

To help us look into your complaint as efficiently as possible, please include:

- Your full name.
- Your preferred method of contact (for example, phone or email).
- A clear account of what happened.
- The outcome or resolution you are looking for.

How we will handle your complaint

Acknowledgement

We will acknowledge your complaint and work to resolve it as quickly as we reasonably can.

Where your complaint is submitted:

- **In writing** – by email or live chat – we will confirm receipt in writing within **seven (7) calendar days**, or as soon as reasonably practicable afterwards.

When we acknowledge your complaint, we will take into account any preferences you have told us about regarding how you would like to be contacted. At that point, we will also give you a complaint case number to use in any further communication about the matter.

Our handling process

We aim to give you our written findings and reasoning (an **Internal Dispute Resolution Response**, or **IDR Response**) within **thirty (30) calendar days** of receiving your complaint, subject to any applicable regulatory requirements.

While we investigate, we may ask you to provide further information, documents, or evidence to help us properly review and verify the matters you have raised. We ask that you cooperate reasonably with such requests so the matter can be resolved efficiently and without unnecessary delay.

We will keep you updated on our progress throughout the investigation, with updates provided at reasonable intervals and no later than every **fifteen (15) calendar days** until the matter is resolved. We aim to review every complaint carefully, fairly, and with proper regard to the facts, so that we can reach an appropriate outcome.

If we are not able to complete our investigation within **thirty (30) calendar days** of receiving your complaint, we will write to you before that period ends to explain the reason for the delay and to request more time. Any extension will not exceed a further **thirty (30) calendar days**, unless the law requires or allows otherwise.

We treat all complaints as confidential, except where disclosure is required by law or regulation, or where it is necessary to resolve the complaint (for example, in dealing with the Financial Commission or another relevant authority).

Once our investigation is complete, we will let you know the outcome as soon as possible. Where we have given you a substantive written response and we do not hear back from you within **ten (10) working days**, we may treat the complaint as closed, unless the law or regulation requires otherwise.

Our IDR Response

Where we do not uphold your complaint, in whole or in part, our IDR Response will:

- Clearly set out and address the issues you raised;
- Explain our findings on the key facts, referring to the relevant supporting information; and
- Give you enough detail to understand why we reached our decision, so you can decide whether to take the matter further to the Financial Commission or another applicable external dispute resolution body or regulator.

We are not required to issue a formal IDR Response where:

- Your complaint is resolved to your full satisfaction within **ten (10) calendar days** (or a shorter period) and you have not asked for a written response;

- Within **ten (10) calendar days** of receiving your complaint, we have explained to you that no further action can reasonably be taken, in line with applicable regulatory requirements; or
- The complaint has otherwise been resolved and closed by written agreement between you and Panther Capitals.

You are always entitled to request a written IDR Response.

Delay in providing an IDR Response

If we are unable to give you our IDR Response within the required timeframe, because of the complexity of your complaint or for reasons beyond our control, we will write to you before the due date to:

- Explain the reason for the delay;
- Give you an expected timeframe for resolution, which will not exceed a further **thirty (30) calendar days** where applicable; and
- Confirm your right to escalate the matter to the Financial Commission.

Circumstances beyond our control may include, for example:

- You are unable to respond because of illness, travel, or an extended absence;
- We need information from a third party that is necessary to verify your complaint or claim;
- Delays in receiving essential documents (such as bank statements, payment confirmations, or identity verification documents);
- System outages or technical issues affecting access to records or data.

Escalating your complaint

We will let you know about your right to escalate your complaint to the Financial Commission ("FC"), which offers Panther Capitals clients an independent dispute resolution service.

If you remain dissatisfied after receiving our final response, you may lodge your complaint directly with the FC by completing the Dispute Resolution Form available through the Financial Commission. The FC will review your complaint under its own rules and procedures and provide an impartial determination.

Depending on the jurisdiction in which your account was opened, you may also have the right to escalate your complaint to the relevant financial regulator or another external dispute resolution body in that jurisdiction. Details of the appropriate authority, including how to contact them, will be provided to you on request or as required by law.